

# TrumpCare Fact Check

*In the Days Since House Passage, Republicans Continue to Use Alternative Facts to Defend Their Vote*

As Republicans face backlash from their constituents for the widely unpopular TrumpCare bill, it seems they are willing to say nearly anything to convince the American people that they won't be negatively impacted. However, the facts show that millions of Americans stand to lose coverage and millions more will pay more for less. Here's a look at how Republican rhetoric is out-of-step with reality:

## COVERAGE

**MYTH:** Republicans claim that more Americans will have “access” to care and better coverage under TrumpCare. They also claim that Americans with coverage through their employer won't be affected.

OMB Director Mick Mulvaney: “Everybody is going to have **coverage that is better than what they have** under Obamacare.” [Face the Nation, [5/7/17](#)]

Speaker Paul Ryan (R-WI): “This is a rescue mission to make sure that we can achieve the goals we all want, which is getting the cost of coverage down and **making sure that everyone has access to affordable health care**, especially and including people with pre-existing conditions. That is what our bill does.” [ABC This Week, [5/7/17](#)]

Rep. Rod Blum (R-IA): “**If you get your insurance through... your employer, nothing changes.**” [Town Hall, [5/8/17](#)]

**REALITY:** According to the Congressional Budget Office, the bill would take away health coverage from 24 million Americans by 2026, including 7 million Americans who receive health insurance through their employer.

“Lawmakers and regular Americans digesting the findings of the report have focused on the big numbers: **24 million fewer insured...** But a potentially more troubling sign comes from a comparatively smaller number: **7 million, the number of people the CBO estimates will drop off the roles of employer-sponsored health insurance** over the next decade.” [NBC News, [3/17/17](#)]

## AFFORDABILITY

**MYTH:** Republicans claim that coverage will be more affordable under TrumpCare.

HHS Secretary Tom Price: “We think it's going to be **more affordable**, as a matter of fact.” [NBC Meet the Press, [5/7/17](#)]

Rep. Richard Hudson (R-NC): ““At the end of the day, **every American is going to have the ability to get insurance they want at a price they can afford.** ... We're going to give you options on how you buy insurance through tax credits, to allow people to associate and buy insurance together.” [The Pilot, [5/15/17](#)]

**REALITY:** According to the Congressional Budget Office, TrumpCare would raise premiums and impose an age tax on older Americans.

“Enrollees in their 50s and early 60s benefited from Obamacare because insurers could only charge them three times more than younger policyholders. The bill would widen that band to five-to-one. That would mean that adults ages 60 to 64 would see their **annual premiums soar 22%** to nearly \$18,000, according to the Milliman study for the AARP. Those in their 50s would be hit with a **13% increase** and pay an annual premium of \$12,800.” [CNN Money, [5/4/17](#)]

“In 2018 and 2019, according to CBO and JCT’s estimates, **average premiums** for single policyholders in the nongroup market **would be 15 percent to 20 percent higher than under current law**, mainly because the individual mandate penalties would be eliminated, inducing fewer comparatively healthy people to sign up.” [Congressional Budget Office report, 3/13/17]

### **PRE-EXISTING CONDITIONS**

**MYTH:** Republicans claim that Americans with pre-existing conditions will be protected under TrumpCare.

Speaker Paul Ryan (R-WI): “You **can't be denied coverage** if you have a pre-existing condition.” [ABC This Week, [5/7/17](#)]

House Majority Whip Steve Scalise (R-LA): “No matter what kind of plan you have today...if you have a pre-existing condition, under our bill, **you cannot be denied coverage and you cannot be charged** more than anybody else.” [NPR, [5/9/17](#)]

Rep. Tom MacArthur (R-NJ): “Throughout the evening, MacArthur explained that **very few people with pre-existing conditions would have to pay more**—just those who lose their insurance and experience a gap in coverage.” [Think Progress, [5/11/17](#)]

Rep. Tom Reed (R-NY): “The **pre-existing reform is not repealed** by this legislation.” [NPR, [5/9/17](#)]

Rep. Richard Hudson (R-NC): “Truth is our bill **keeps in place all of the pre-existing conditions protections that Obamacare had**, all of them.” [The Pilot, [5/15/17](#)]

**REALITY:** The bill allows insurers to discriminate against those with pre-existing conditions by pricing them out of the market.

“The plan allows states to apply for waivers from the federal government that get them out of many of the regulations put in place under the Affordable Care Act — **including one that bans insurance companies from charging people with pre-existing conditions more for a health plan**. A waiver would allow insurance companies to consider a person's health status when determining what to charge for coverage. And **that means that although someone with a pre-existing condition who lives in a state that got a waiver would have to be offered a policy, it could be very expensive**.” [NPR, [5/9/17](#)]

“More than **6 million people with pre-existing conditions could face higher insurance premiums under the GOP's ObamaCare repeal bill because of gaps in coverage**, according to a new analysis by the Kaiser Family Foundation (KFF)... according to the analysis released Wednesday, 6.3 million people who have a pre-existing condition also have had gaps in coverage that would lead to a substantial premium increase. Since the legislation keeps ObamaCare's ban on insurers denying coverage based on pre-existing conditions, those people would instead be charged a lot more money.” [The Hill, [5/17/17](#)]

“Insurance premiums for people with pre-existing conditions could **increase by hundreds of thousands of dollars** if the American Health Care Act, which passed the House Thursday, becomes law in its current form.” [Time, [5/5/17](#)]

*Office of Democratic Whip Steny H. Hoyer, 5/17/2017*

## **MEDICAID**

**MYTH:** Americans won't lose Medicaid coverage.

Speaker Paul Ryan (R-WI): When asked whether he thinks anyone will be hurt when he's taking \$880 billion out of Medicaid, he said: "**No, no, I don't.**" [ABC This Week, [5/7/17](#)]

House Majority Leader Kevin McCarthy (R-CA): "We're not taking a benefit away. **Nobody on Medicaid is going to be taken away.**" [Washington Post, [5/5/17](#)]

Rep. Rod Blum (R-IA): "If you're currently getting your health insurance through Medicaid, **nothing's going to change...**" [Washington Post, [5/12/17](#)]

HHS Secretary Tom Price: When asked if the \$880 billion dollar cuts to Medicaid will result in millions losing coverage, he said: "**Absolutely not.**" [CNN, [5/7/17](#)]

**REALITY:** CBO has confirmed that TrumpCare would kick 14 million people off of Medicaid, including vulnerable children, seniors in nursing homes, disabled Americans, and others.

"The CBO also estimates that the AHCA would **cause 14 million people to lose their Medicaid** coverage by 2026. This would **mostly be a result of the AHCA ending the Medicaid expansion** in 2020, a program estimated to cover 12 million low-income Americans." [Vox, [5/7/17](#)]

## **PROCESS**

**MYTH:** Republicans followed an open, transparent, and bipartisan process when considering TrumpCare.

Speaker Paul Ryan (R-WI): "Ryan called the attacks on the Republican process for passing the bill a 'bogus attack from the Left' and said the **GOP was plenty transparent.**" [Washington Examiner, [5/7/17](#)]

Congressman Jeff Denham (R-CA): "[The bill] was read in committee, it was read a couple of times... **Bipartisan, both parties working together.**" [Politico, [05/09/17](#)]

**REALITY:** Republicans jammed their TrumpCare bill with no hearings, no witnesses, and without an updated CBO score.

"The final result was a show of force from a Republican majority that, by all other indications, appears fractured by the health plan — an early, albeit fragile, indication that the **GOP's strategy to rush the bill through Congress just might work.**" [Vox, [3/9/17](#)]